

If You Cannot Go, Let Bonds Fight the Foe.

# ANNOUNCEMENT

**1** The word CREDIT has been so badly misused, and so many misleading statements made regarding the CREDIT business, that we feel a statement concerning our business is due the public. We do not want to be confused with the old-fashioned DOLLAR DOWN DOLLAR WHEN YOU CATCH ME store. This is not that kind of a store nor do we do business on that basis. This is a big store, filled with reliable merchandist that we are willing to sell to any reliable man, woman or girl on credit. When we say reliable, we mean that a person should live in the city a reasonable length of time, so that they are considered a permanent resident; they must be regularly employed, or, in case of married women, the husband must be regularly employed or have a source of regular income. In other words, all we ask is that conditions are such that we can feel that such terms as are agreed upon can be taken care of as they become due.

**3** Our Prices are right. You will find no profiteering in this store. We guarantee our prices to be as low as any store in any city in which we are located. This guarantee is backed up by this printed statement that if you can buy the same garment elsewhere, quality and workmanship considered, at a less price than we have sold it, we will cheerfully refund to you the difference in price. There is only one reason why we can afford to do this, and that is our great buying power. We buy for a chain of stores selling about three millions of dollars' worth of merchandise a year, and this enormous quantity of merchandise is consolidated into about fifteen lines, and really the volume is in four lines, suits and coats for ladies and suits and overcoats for men. Clothing manufacturers fight for our business; where the average merchant buys eight or ten garments of a kind we buy from one hundred to four hundred at a time, and the manufacturer can cut them all at once. This means a big saving to the manufacturer and we take advantage of it. We always have a large surplus of cash on hand, and are able to save from three to ten per cent. by discounting our bills with the manufacturers, when they are hard up for ready cash. We can handle job lots of high grade garments in quantities of thousands, something that an individual store could not do. These are the many reasons why we can sell you on credit and still undersell the so-called cash stores.

**5** Our Guarantee is the best that any human can devise. Every garment guaranteed to give perfect satisfaction. The only thing that we require is that the customer tell us that the garment is defective. It costs us nothing to make good on this guarantee as every garment we buy from the factory is guaranteed to be free from defects; of first-class materials, and fast in color. If the garment does not come up to these specifications, the manufacturer must make good.

**6** Our method of doing business is based on a square deal to all. Your dealings here are just as confidential as you care to make them. We have PRIVATE BOOTHS in which our credit manager arranges your terms. This is a system which we originated and have installed in all of our stores, and it is now being widely copied by other installment houses. The old-fashioned way was to stand the customer up to a counter and let every one within hearing distance know what was going on. This method was resented, and rightly so, by the customer with discretion. Your dealings here are just as confidential as if you were dealing with a bank. You are not annoyed by collectors calling at your door every few days and probably telling your neighbors all about your account. We employ no collectors. We have released all men formerly employed in this line of work, feeling that they could better be employed making shells to shoot the Hun.

**2** Our Merchandise is the best of its kind that money can buy. We have a large staff of buyers, located at Numbers 141 to 145 Fifth Ave., New York City, in the heart of the manufacturing district. These men are trained merchandise men, and their Chief has been connected with this firm as Vice-President for the past fifteen years. They know good merchandise when they see it; they know good value when they see it. Every garment they buy must be guaranteed by the manufacturer. When these men buy a garment we KNOW that that garment is the best for the price that money can buy, of that particular class of goods. We carry a complete line of Ladies' Coats, Suits, Dresses (silk and wool), Waists, Skirts, Sweaters, Furs, Millinery, Shoes, etc. Our men's department shows Suits, Overcoats, Hats, Shirts, Collars, Shoes, Neckties, Sweaters, Raincoats, odd Trousers, Suits for Boys, and Mackinaws for men and boys. We are the only credit store in the South that clothes the family from hat to shoes.

**4** OUR TERMS: About the first thing a new customer asks is, "What are your terms; how much down do I have to pay?" Our terms are based on the amount you purchase. We have progressed in this department just the same as our merchandise men have had to progress in buying. If they bought merchandise that was in style ten years ago, we could not sell it. Then why try to do business on the same old-fashioned plan that was in vogue ten years ago? We will open an account with any person on the following plans: Thirty, Sixty or Ninety days account; or you can open an account and pay a small portion (usually one-fourth to one-third) down, and the balance divided into equal weekly, bi-weekly or monthly payments arranged to cover a period of four months. For instance: One a purchase of forty dollars we would expect a payment of about ten dollars and the balance at the rate of two dollars a week. In this way the account is paid out in a reasonable length of time. However, if for any reason you are unable to meet these terms we will gladly arrange others to meet your condition. In case of sickness or unemployment we arrange to carry your account.

**7** Can you buy your clothing in a Credit Store and be just as well satisfied as if you paid cash? YES. There is absolutely no reason on earth why you cannot unless it is a sense of false pride. Why should not a person consider that to be able to buy on credit is an honor? If you can go to the bank and borrow money we know you feel proud. Then why not use your credit to good advantage? As long as you can buy merchandise that is just as good, and you do not have to pay two prices for the privilege, why not do it? Instead of going out and planking down thirty or forty dollars for a suit, why not pay us a few dollars and pay the balance out of your weekly spending money? We believe we can satisfy any reasonable-minded person that they can buy their clothing here, and get just as good merchandise, at just as low a price as it is possible to buy, and they can be perfectly satisfied in doing it. As we have opened about seven thousand accounts during the past eighteen months our service must satisfy.

## To Convince the Skeptical Individual That We Have Almost Every Trade and Profession Represented on Our Books, We Have Listed Below One Thousand Accounts, Taken at Random From Our Books, Showing the Number of Each Trade and Profession Represented

1 Accountant	37 Box Factory Employees	13 Clothing Factory Employees	3 Express Company Drivers	8 Messengers	2 Stationary Firemen
3 Attorneys	4 Brass Workers	2 Coal Miners	26 Express Company Other Employees	26 Motormen	4 Railway Firemen
1 Architect	1 Buggy Maker	21 Coal Company Employees	2 Florist Employees	3 Milliners	29 Stenographers
5 Advertising Agents	17 Butchers	8 Coffee Manufacture Employees	8 Flour Mill Employees	35 Moulders	3 School Teachers
2 Auditors	24 Cabinet Makers	7 Collectors	74 Foundry Employees	2 Motion Picture Operators	9 Skirt Factory Employees
8 Auto Mechanics	11 Candy Makers	29 Coffin Manufacture Employees	6 Firemen (city)	1 Music Teacher	4 Shoe Salesmen
3 Auto Painters	64 Candy Factory Employees	1 Building Contractor	41 Furniture Factory Workers	18 Nurses	1 Shoe Maker
14 Auto Drivers	1 Cap Cutter	34 Conductors	4 Furniture Salesmen	1 Occulist	26 Salesmen other than listed
1 Awning Maker	132 Cotton Mill Employees	2 Decorators	1 Furniture Repair Man	24 Overall Company Employees	1 Stone Cutter
11 Brakemen (Railroad)	14 Carpenters	3 Dentists	16 Glass Workers	4 Painters	1 Tailor
3 Baggage Men (Railroad)	1 Cash Register Salesman	26 Department Store Employees	7 Grocery Employees	3 Pattern Makers	12 Tanners
1 Badge Manufacturer	2 Cement Contractors	4 Distributors	102 Hosiery Employees	1 Pharmacist	1 Telegrapher
9 Bakers	14 Cooks	2 Dressmakers	26 Iron Workers	3 Photographers	38 Telephone Operators
4 Bank Employees	9 Chair Factory Employees	5 Drug Clerks	1 Jewelry Employee	5 Physicians	2 Tinsmen
18 Barbers	3 Cigar Makers	5 Electricians	11 Laborers	8 Police	1 Tombstone Salesman
2 Bicycle Repair Men	1 Cigar Salesman	2 Electrotypes	27 Laundry Employees	16 Plumbers	19 Truck Drivers
23 Boilermakers	1 Civil Engineer	8 Elevator Boys	9 Lumber Company Employees	16 Postal Employees	24 Typewriter Salesmen
7 Boardinghouse Proprietors	4 Dry Cleaners	4 Engineers (stationary)	17 Machinists	5 Printers	1 Upholsterer
3 Bookbinders	8 Clothing Salesmen (retail)	12 Engineers (railroad)	41 Munition Workers	9 Insurance Company Employees	1 Watchmaker
2 Bottlers	2 Clothing Salesmen (wholesale)	43 Express Company Clerks	10 Medicine Factory Employees	17 Hotel Employees	2 Welders
				57 Railroad Employees other than listed	16 Water Company Employees
				2 Roofers	61 Woollen Mill Employees

# ASKIN & MARINE CO.